This document was prepared by John C. Morris, III, 1820 Ave of America Monroe, La 71201 Telephone: 318-330-9020

INDEXING INSTRUCTIONS:

- ሌውሮ ደብፀኘ ሚመፅsoto Village Subdivision Sec. F in Sec 33, T-1-S, R-8-W SUBSTITUTION OF TRUSTEE

STATE OF MISSISSIPPI COUNTY OF Desoto

WHEREAS, on the 29th day of July 1994

Jimmy D. Adcock and Wife, Brenda*, executed a Deed of Trust

to william W. Simmons, III., Trustee for the use and benefit
of FSB Mortgage Company, Inc.,
Beneficiary, which Deed of Trust is on file and of record in the office of the Chancery Clerk of

Desoto County, Mississippi, in Deed of Trust Record Book 720 at Page 478 thereof,
describing the following property:

* Adcock

SEE EXHIBIT "A"

WHEREAS, the undersigned is the present holder and beneficiary of the Deed of Trust referred to above; and

WHEREAS, under the terms of said Deed of Trust, the beneficiary or any assignee is authorized to appoint a Trustee in the place and stead of the original Trustee or any successor Trustee in said Deed of Trust; and

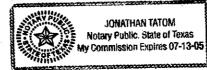
NOW, THEREFORE, the undersigned holder of said Deed of Trust does hereby appoint and substitute John C. Morris, III as Trustee, the said John C. Morris, III to have all rights, powers and privileges granted the Trustee in said Deed of Trust.

Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid to convey title to said Foreclosed property to the SECRETARY OF VETERANS AFFAIRS, an officer of the United States of America, or the SECRETARY OF HOUSING AND URBAN DEVELOPMENT, or whosoever the undersigned shall authorize. The statement in the Substitute Trustee's Deed that the undersigned has requested the transfer of its bid to Grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor or the assignee or the parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute the same.

and empowered to execute the same. IN WITNESS WHEREOF, the undersigned has caused this instrument to be executed by its duly authorized officers on this 19th day of February , 20 02. Funding Corporation, A New York Corporat Corporation FKA FILED FEB 28 12 57 PM 102/A PY: BRANDON SCIUMBATO, VICE PRESIDENT STATE OF: COUNTY OF: W.E. DAVIS CH. CL PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction aforesaid, BRANDON SCIUMBATO, VICE PRESIDENT known personally to me to known personally to me to be the Vice President of the within named Countrywide Funding Corporation, A New York Corporation* that (s)he executed and delivered the within and foregoing instrument on the day and year therein mentioned for and on behalf of said corporation, and as its own act and deed for the purposes therein mentioned, having been first duly authorized so to do. FKA Countrywide Home Loans, In WITNESS my signature and official seal on this, the _/ 20 0

MY COMMISSION EXPIRES:

3210391/Adcock, Jimmy



NOTARY PUBLIC

EXHIBIT "A"

Lot 2181, DeSoto Village Subdivision, Section "F", in Section 33, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per Plat thereof recorded in Plat Book 13, Pages 1-5, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

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